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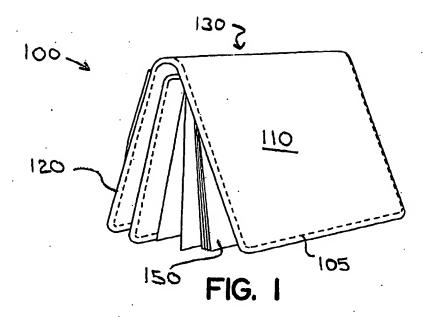
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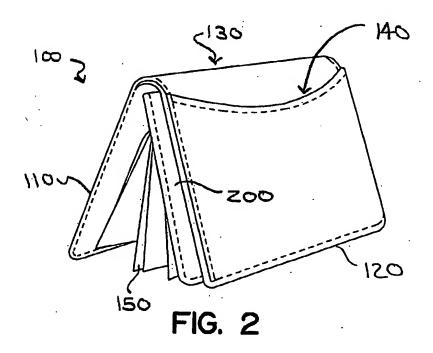
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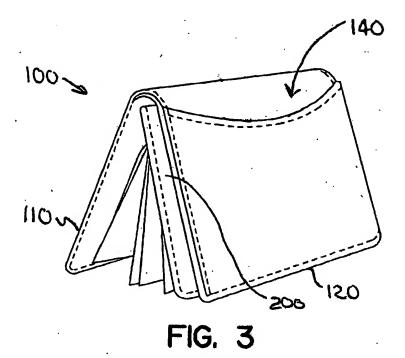
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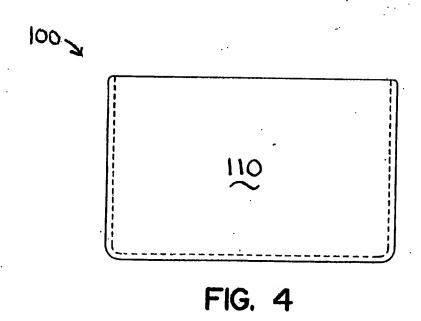
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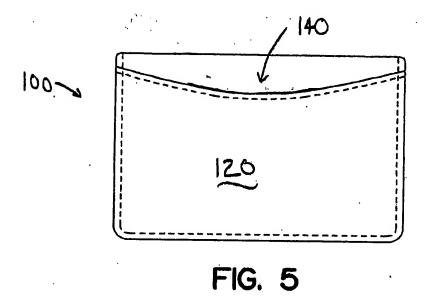
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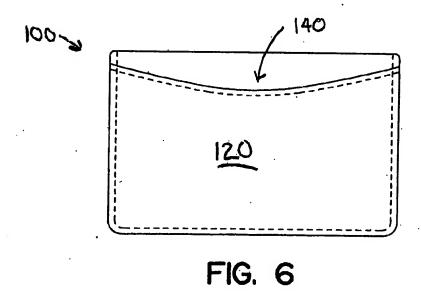


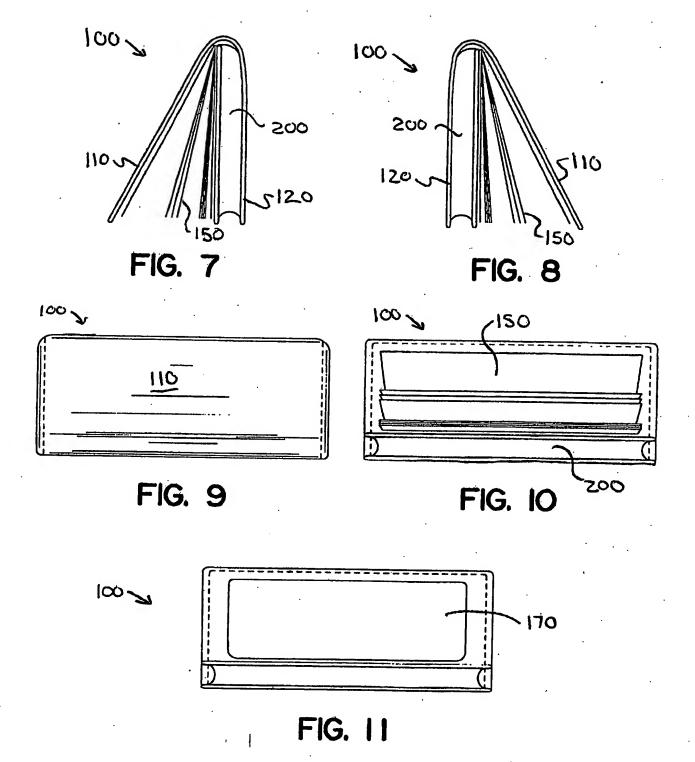


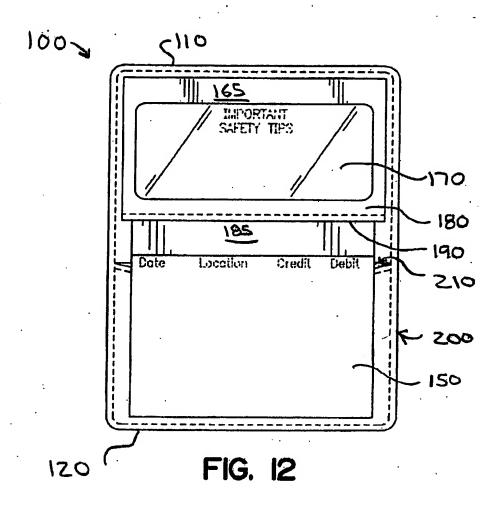


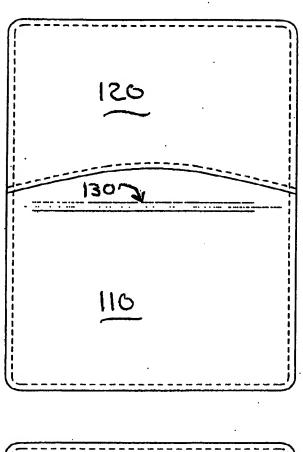












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FIG. 13

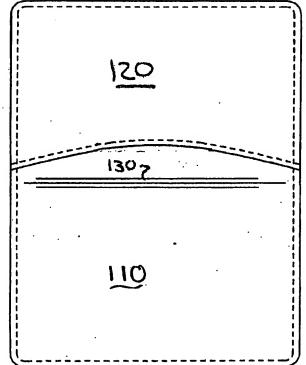
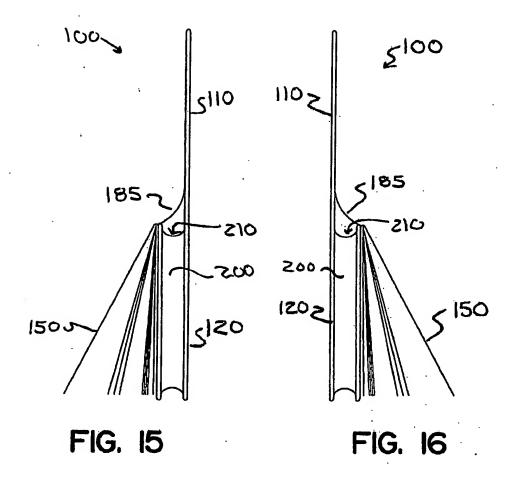
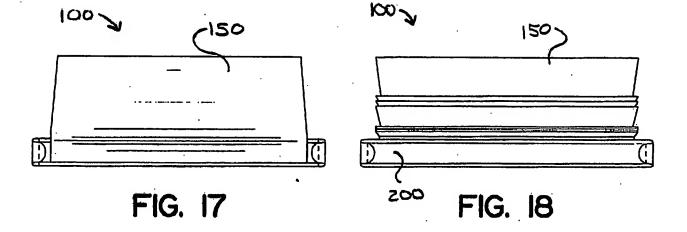


FIG. 14





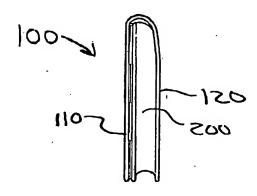
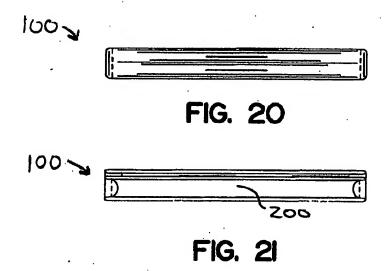


FIG. 19



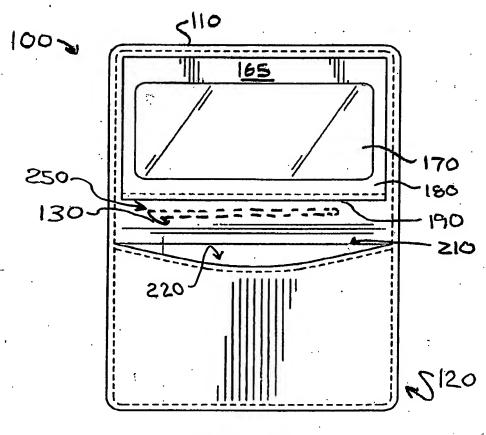


FIG. 22

## **AVOIDING CREDIT AND CHARGE FRAUD**

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Fig. 23